



Up, Down, Up, Down, This Market is Driving Me Crazy
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These are very unique and difficult times. The economy is struggling, unemployment is rising, and the stock market is bouncing up and down like a basketball. The question most Americans are asking is “What should I do? I can’t afford to lose any more money but I also need to get back what I’ve already lost.” The good news is there is a light at the end of the tunnel. If you just follow some simple steps and get back to the basics.

Depending on who your advisor is, you may have been shown various investment strategies. Some people trumpet the wonders of buying great stocks and holding on to them for the long haul. Others advisors suggest you should day trade and take advantage of the gains you just achieved. While still others might tell you to avoid stocks all together and invest in commodities or real estate or name the flavor of the week. The truth is all these ideas have one thing in common, they are at best educated guesses.

So what investment strategy will work best for you? If we knew 100% what was going to happen tomorrow, the decision is easy. Since no one knows for sure, the answer is just as easy, probably none of the above.

Instead, think of investing like a great diet, a well balanced approach is usually the best medicine to cure your investment woes. A combination of several investment philosophies may better position you to have long term success. The only difficult decision is trying to decide what percentage of your money should be put into which strategies.

If you turn on your television tonight, you can turn to some station that starts with a lot of letters and you can find a number of people who will claim they know what is going to happen in the future. Does anyone really believe they are right 100% of the time? Instead, you may want to take that hour and spend it with a financial advisor who will build a well balanced approach tailored made for you. It may not come with a lot of bells and whistles but if you remember the old fable, the tortoise wins the race.

Diversification does not guarantee against loss and there is no guarantee that a diversified portfolio will outperform a non-diversified portfolio.

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